



Federal Student Aid Boot Camp

Wednesday, May 31 - Thursday, June 1

Kent Manor Inn
Stevensville, MD

SEMINAR GOALS

- Increase participants' understanding of how federal student aid programs work, whom they serve and the impact they have on access and completion;
- Provide participants with an understanding of how the Free Application for Federal Student Aid (FAFSA) works and the impact of simplification;
- Gain insight from former federal policymakers on why particular student loan policies were passed and the extent to which these policies reached their intended full potential;
- Deepen participants' understanding of student loan borrowing patterns and student loan debt;
- Increase participants' understanding of federal student aid repayment programs; and,
- Deepen participants' understanding of the role loan servicers play in the federal Direct Loan system and their work as it relates to regular in school, repayment and pre-default servicing.

AGENDA

Wednesday, May 31

10:00AM

Arrive at Kent Manor Inn

10:15AM-11:30AM

Welcome & The Pell Grant

Speakers: MaryEllen McGuire, President, Postsecondary National Policy Institute (PNPI)
Ben Miller, Senior Director for Postsecondary Education, Center for American Progress (CAP)

Questions for Discussion:

- What is the Pell Grant and how is the program structured?
- What are the current characteristics of Pell Grant recipients?
- What impact have Pell Grants had on access and completion?
- What changes to Pell over the past 10 years have had the most impact?

11:30AM-11:45AM

Break

11:45AM-1:00PM **Federal Student Loans & Campus Based Aid**

Speaker: *Matt Soldner, Principal Researcher, American Institutes for Research (AIR)*

Questions for Discussion:

- What are the different federal loan programs and how do they work?*
- What are the eligibility requirements for the federal loan programs?*
- What types of students take out student loans (demographic, financial and attendance profile)?*
- What is campus-based aid? How is campus-based aid paid for?*
- Who is eligible for campus-based aid (institutions/students) and how is it allocated?*
- What do we know about the impact of federal student aid on student access, completion and retention?*
- To what extent do impacts differ based on a student's demographic, financial and attendance profile (FT/PT)?*

1:00PM-2:00PM **Working Lunch with Experts**

Lunch will provide an opportunity for staff to ask our federal student aid panelists additional questions in a smaller group setting.

2:00PM-3:15PM **Applying for Financial Aid: FAFSA & The EFC**

Speaker: *Sandy Baum, Senior Fellow, Urban Institute*

Questions for Discussion:

- What is the FAFSA? Why was it created? How does it work?*
- How is EFC calculated?*
- How has FAFSA been simplified over the last few years? Could the FAFSA be further simplified?*

3:15PM-3:30PM **Break**

3:30PM-5:00PM **Film Viewing "Looking Back to Move Forward: A History of Federal Student Aid" & Panel Discussion with Former Federal Policymakers**

Film: In this short documentary, former policy makers and education researchers provide insight into the evolution of federal student aid through their first-hand experiences with the policy making process.

Speakers: *Gabriella Gomez, Deputy Director of Postsecondary Policy and Advocacy, the Bill & Melinda Gates Foundation and Former House Committee on Education and the Workforce staffer*
James Bergeron, President, National Council of Higher Education Resources (NCHER) and Former House Committee on Education and the Workforce staffer
Beth Buehlmann, Vice President of Public Policy and Government Affairs, Council of Graduate Schools and Former Senate Health, Education, Labor and Pensions (HELP) Committee staffer

Questions for Discussion:

- What reflections can you share with the group regarding your role in the creation or expansion of the federal student loan programs?*
- From your perspective, did the policies passed during your tenure reach their intended or full potential? Why or why not?*
- What did your involvement on the Hill teach you about federal higher education policy?*

5:00PM-5:30PM

Break & Check-In

5:30PM-7:00PM

Dinner & Day One Wrap-Up/Day Two Preview

Facilitators: *MaryEllen McGuire, President, PNPI*

Jared Bass, Federal Director, PNPI

Over dinner, PNPI staff will provide an overview of what was covered during the first day of the seminar and determine if participating Congressional staff have any outstanding questions on federal student aid. PNPI staff will also provide a preview of the panels for the second day of programming, with an emphasis on exploring what staff know, don't know, and would like to know about student debt and federal student loan repayment.

Thursday, June 1

8:00AM-9:00AM

Breakfast & Check-out

9:00AM-10:30AM

Welcome Back & Debt Primer

Speaker: *Matt Chingos, Senior Fellow, Urban Institute*

Questions for Discussion:

How much are students and families borrowing to attend college? How has this changed over time?

- *Who is borrowing and what institutions are they attending?*
What do we know about private student loan borrowing and credit card debt?
- *How does an individual's economic background, college major, type of institution, amount borrowed and post-graduation income impact their likelihood of repayment or default?*
What do we know about student loan delinquency? What types of borrowers are delinquent on student loans?
Why has student debt increased over the last two decades?

10:30AM-10:40AM

Break

10:40AM-12:00PM

Federal Repayment Programs

Speaker: *Alex Holt, Independent Consultant*

Questions for Discussion:

What are the current federal repayment plans?

What is the frequency with which the various plans are used (percentage and number of borrowers)?

What are the characteristics of the borrowers under each plan (including level of debt)?

- *What are the strengths and weaknesses of each repayment plan?*
What is deferment and forbearance? Do borrowers understand these options?
How well do borrowers understand the repayment plans available to them? How are they likely to learn about them?

12:00PM-1:00PM

Working Lunch with Experts

- *Lunch will provide an opportunity for staff to ask our federal student aid panelists additional questions in a smaller group setting.*

1:00PM-1:10PM

Break

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1:10PM-2:25PM

Loan Servicing

Speaker: *Colleen Campbell, Associate Director for Postsecondary Education, Center for American Progress (CAP)*

Questions for Discussion:

What is federal student loan servicing?

Who are the current federal student loan servicers under the Direct Loan (DL) program and how were they selected? What is the scope of their work?

- *What are the current roles/responsibilities of the DL servicers (i.e., regular in school and repayment servicing, pre-default servicing)?*

How does the U.S. Department of Education (ED) assign DLs to servicers?

What performance metrics does ED use to evaluate the DL servicers? What is performance-based compensation?

What are the interactions between DL servicers and financial aid departments at institutions of higher education?

2:25PM-2:35PM

Break

2:35PM-3:30PM

Wrap Up & Adjourn

- *What have you learned about federal student aid policy that surprised you?*
 - *What further questions do you have regarding federal student aid?*
- What more would you like to learn?*

EMPLOYEE PRE-TRAVEL AUTHORIZATION

Date/Time Stamp:

17 APR 27 PM 3:12

Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the **Select Committee on Ethics in SH-220**. Incomplete and late travel submissions will not be considered or approved. This form must be typed and is available as a fillable PDF on the Committee's website at ethics.senate.gov. Retain a copy of your entire pre-travel submission for your required post-travel disclosure.

Karishma Merchant

Name of Traveler: _____

Employing Office/Committee: Senator Tim Kaine

Private Sponsor(s) (list all): Postsecondary National Policy Institute (PNPI)

Travel date(s): May 31 - June 1, 2017

Note: If you plan to extend the trip for any reason you must notify the Committee.

Destination(s): Stevensville, MD

Explain how this trip is specifically connected to the traveler's official or representational duties:

Karishma is my policy staffer who oversees my education portfolio including leading my education work on the Senate Health, Education, Labor, and Pensions (HELP) Committee. The HELP Committee is likely to consider reauthorizing the Higher Education Act later this year. PNPI's seminar will provide Karishma with the fundamentals on the federal student aid program and inform her work as she guides me through the reauthorization process.

Name of accompanying family member (if any): N/A

Relationship to Employee: ☐ Spouse ☐ Child

I certify that the information contained in this form is true, complete and correct to the best of my knowledge:

4/27/17

(Date)

Karishma Merchant

(Signature of Employee)

TO BE COMPLETED BY SUPERVISING SENATOR/OFFICER (President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain):

Senator Tim Kaine

Karishma Merchant

I, _____ hereby authorize _____
(Print Senator's/Officer's Name) (Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate. (signify "yes" by checking box) ☐

4/27/17

(Date)

Tim Kaine
(Signature of Supervising Senator/Officer)

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The Senate Member, officer, or employee **MUST** also provide a copy of this form, along with the appropriate travel authorization and reimbursement form, to the Office of Public Records (OPR), Room 232 of the Hart Building, within thirty (30) days after the travel is completed.

- Private Sponsor Certification - Page 1 of 4

9. **USE ONLY IF YOU CHECKED QUESTION 6(B)**

I *certify* that if the sponsor or sponsors retain or employ one or more registered lobbyists or agents of a foreign principal, one of the following scenarios applies:

☐ (A) The trip is for attendance or participation in a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip.

– OR –

☐ (B) The trip is for attendance or participation in a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip (*see questions 6 and 10*).

– OR –

☐ (C) The trip is being sponsored only by an organization or organizations designated under § 501(c)(3) of the Internal Revenue Code of 1986 and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *at any point* throughout the trip.

10. **USE ONLY IF YOU CHECKED QUESTION 9(B)**

If the trip includes two overnight stays, please explain why the second night is practically required for Senate invitees to participate in the travel:

11. ☒ An itinerary for the trip is attached to this form. I *certify* that the attached itinerary is a detailed (hour-by-hour), complete, and final itinerary for the trip.

12. Briefly describe the role of each sponsor in organizing and conducting the trip:

PNPI has created the agenda, developed the invitation list, and is managing all event logistics.

13. Briefly describe the stated mission of each sponsor and how the purpose of the trip relates to that mission:

See attached.

14. Briefly describe each sponsor's prior history of sponsoring congressional trips:

See attached.

15. Briefly describe the educational activities performed by each sponsor (other than sponsoring congressional trips):

In addition to multi-day seminars, PNPI sponsors Hill-based briefings for large Hill audiences and is available to all Congressional staff for postsecondary related research support. Our website offers resources including summaries of recent postsecondary reports and primers on higher education issues.

16. Total Expenses for Each Participant:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses
<input checked="" type="checkbox"/> Good Faith estimate	\$48.36 (Calculated using Google Maps from U.S. Capitol - round trip.)	\$117	\$91	N/A
<input type="checkbox"/> Actual Amounts				

17. State whether a) the trip involves an event that is arranged or organized *without regard* to congressional participation or b) the trip involves an event that is arranged or organized *specifically with regard* to congressional participation:

This trip is arranged and organized specifically with regard to congressional participation.

18. Reason for selecting the location of the event or trip

Kent Manor is located approximately 60 miles east of DC providing convenient access for congressional staff. In addition to meeting space, this location offers on-site accommodations.

19. Name and location of hotel or other lodging facility:

Kent Manor, 500 Kent Manor Drive, Kent Island, Stevensville, MD 21666

20. Reason(s) for selecting hotel or other lodging facility:

The facility provides both meeting space and overnight lodgings on-site.

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21. Describe how the daily expenses for lodging, meals, and other expenses provided to trip participants compares to the maximum per diem rates for official Federal Government travel:

Lodging for congressional staff costs \$117/night, the federal per diem. Meal costs are \$53 on day one

(lunch, dinner, incidentals) and \$38 on day two (breakfast, lunch, incidentals), both rates are at the federal per diem rate.

22. Describe the type and class of transportation being provided. Indicate whether coach, business-class or first class transportation will be provided. If first-class fare is being provided, please explain why first-class travel is necessary:

The staff will drive their personal vehicles to the seminar location.

23. ☒ I represent that the travel expenses that will be paid for or reimbursed to Senate invitees do not include expenditures for recreational activities, alcohol, or entertainment (other than entertainment provided to all attendees as an integral part of the event, as permissible under Senate Rule 35).

24. List any entertainment that will be provided to, paid for, or reimbursed to Senate invitees and explain why the entertainment is an integral part of the event:

N/A

25. I hereby *certify* that the information contained herein is true, complete and correct. (You must include the completed signature block below for each travel sponsor.):

Signature of Travel Sponsor:



Name and Title: MaryEllen McGuire, President

Name of Organization: Postsecondary National Policy Institute (PNPI)

Address: 718 7th Street NW, Floor 2, Washington, DC 20001

Telephone Number: 202-841-7359

Fax Number:

E-mail Address: mcguire@pnpi.org

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PNPI provides professional development to Congressional staff who work on higher education issues. This seminar is designed to introduce staff to, and extend their knowledge of, how federal student aid programs work, whom they serve and the impact they have on access and completion. Participants will gain insight from former federal policymakers on why particular student loan policies were passed and the extent to which these policies reached their intended full potential. The seminar will deepen participants' understanding of student loan borrowing patterns, student loan debt, the federal student aid repayment programs and student loan servicing.

A detailed agenda is attached.

14. Briefly describe each sponsor's prior history of sponsoring congressional trips:

PNPI has sponsored fifteen prior seminars on the topics of college cost (held in Towson, Maryland in May 2012), student financial aid (held at New America and George Mason University in August 2012, the George Washington University in August 2013, the University of Virginia in August 2014 and the Kent Manor Inn in Stevensville, MD in May 2015), higher education accreditation (held in Owings Mills, Maryland in January 2013 and in Warrenton, VA in March 2016), competency-based education and prior learning assessment (held in Manchester, New Hampshire in May 2013), MOOCs and online learning (held at the Airlie Center in Warrenton, VA in April 2014), Minority-Serving Institutions (held in Atlanta, GA in October 2014 and in Seattle, WA in October 2015), non-traditional students (held at the Kent Manor Inn in Stevensville, MD in August 2015), loan servicing (held in Harrisburg, PA in August 2016), and federal postsecondary data (held at Airlie Center in Warrenton, VA in April 2017). PNPI also sponsored a general issues Boot Camp (held at Kent Manor in Stevensville, MD in June 2016). All prior PNPI trips have been approved by the Ethics Committee.

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Federal Student Aid (FSA) Bootcamp

Wednesday, May 31 - Thursday, June 1

Kent Manor Inn

Stevensville, MD

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- Provide participants with an understanding of how the Free Application for Federal Student Aid (FAFSA) works and the impact of simplification;
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Questions for Discussion:

- *What is the Pell Grant and how is the program structured?*
- *What are the current characteristics of Pell Grant recipients?*
- *What impact have Pell Grants had on access and completion?*
- *What changes to Pell over the past 10 years have had the most impact?*

11:30AM-11:45AM **Break**

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11:45AM-1:00PM **Federal Student Loans & Campus Based Aid**

Speaker: *Matt Soldner, Principal Researcher, American Institutes for Research (AIR)*

Questions for Discussion:

- What are the different federal loan programs and how do they work?*
- What are the eligibility requirements for the federal loan programs?*
- *What types of students take out student loans (demographic, financial and attendance profile)?*
- What is campus-based aid? How is campus-based aid paid for?*
- Who is eligible for campus-based aid (institutions/students) and how is it allocated?*
- What do we know about the impact of federal student aid on student access, completion and retention?*
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1:00PM-2:00PM **Working Lunch with Experts**

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Speaker: *Sandy Baum, Senior Fellow, Urban Institute*

Questions for Discussion:

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- How is EFC calculated?*
- How has FAFSA been simplified over the last few years? Could the FAFSA be further simplified?*

3:15PM-3:30PM **Break**

3:30PM-5:00PM **Film Viewing & Panel Discussion with Former Federal Policymakers**

Speakers: *Gabriella Gomez, Deputy Director of Postsecondary Policy and Advocacy, the Bill & Melinda Gates Foundation and Former House Committee on Education and the Workforce staffer;*
James Bergeron, President, National Council of Higher Education Resources (NCHER) and Former House Committee on Education and the Workforce staffer;
Beth Buehlmann, Vice President of Public Policy and Government Affairs and Former Senate Health, Education, Labor and Pensions (HELP) Committee staffer.

Questions for Discussion:

- *What reflections can you share with the group regarding your role in the creation or expansion of the federal student loan programs?*
- *From your perspective, did the policies passed during your tenure reach their intended or full potential? Why or why not?*
What did your involvement on the Hill teach you about federal higher education policy?

5:00PM-5:30PM **Break & Check-In**

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5:30PM-7:00PM **Dinner & Day One Wrap-Up/Day Two Preview**

Facilitators: *MaryEllen McGuire, President, PNPI*
 Jared Bass, Federal Director, PNPI

Over dinner, PNPI staff will provide an overview of what was covered during the first day of the seminar and determine if participating Congressional staff have any outstanding questions on federal student aid. PNPI staff will also provide a preview of the panels for the second day of programming, with an emphasis on exploring what staff know, don't know, and would like to know about student debt and federal student loan repayment.

Thursday, June 1

8:00AM-9:00AM **Breakfast & Check-out**

9:00AM-10:30AM **Welcome Back & Debt Primer**

Speaker: *Matt Chingos, Senior Fellow, Urban Institute*

Questions for Discussion:

- How much are students and families borrowing to attend college? How has this changed over time?*
- *Who is borrowing and what institutions are they attending?*
What do we know about private student loan borrowing and credit card debt?
How does an individual's economic background, college major, type of institution, amount borrowed and post-graduation income impact their likelihood of repayment or default?
What do we know about student loan delinquency? What types of borrowers are delinquent on student loans?
- *Why has student debt increased over the last two decades?*

10:30AM-10:40AM **Break**

10:40AM-12:00PM **Federal Repayment Programs**

Speaker: *Alex Holt, Policy Analyst, Education Policy Program, New America*

Questions for Discussion:

- *What are the current federal repayment plans?*
- *What is the frequency with which the various plans are used (percentage and number of borrowers)?*
- *What are the characteristics of the borrowers under each plan (including level of debt)?*
What are the strengths and weaknesses of each repayment plan?
What is deferment and forbearance? Do borrowers understand these options?
How well do borrowers understand the repayment plans available to them? How are they likely to learn about them?

12:00PM-1:00PM **Working Lunch with Experts**

- *Lunch will provide an opportunity for staff to ask our federal student aid panelists additional questions in a smaller group setting.*

1:00PM-1:10PM **Break**

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1:10PM-2:25PM

Loan Servicing

Speaker: *Colleen Campbell, Senior Policy Analyst, Association of Community College Trustees*

Questions for Discussion:

What is federal student loan servicing?

- *Who are the current federal student loan servicers under the Direct Loan (DL) program and how were they selected? What is the scope of their work?*
- *What are the current roles/responsibilities of the DL servicers (i.e., regular in school and repayment servicing, pre-default servicing)?*
- *How does the U.S. Department of Education (ED) assign DLs to servicers?*

What performance metrics does ED use to evaluate the DL servicers? What is performance-based compensation?

What are the interactions between DL servicers and financial aid departments at institutions of higher education?

2:25PM-2:35PM

Break

2:35PM-3:30PM

Wrap Up & Adjourn

What have you learned about federal student aid policy that surprised you?

What further questions do you have regarding federal student aid?

- *What more would you like to learn?*